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ABSTRACT

A variety of special financial aid practices that colleges have created to meet the needs of adult students are described, based on a 1983 survey of financial aid directors from more than 100 colleges. Information is provided on campus-based sources of financial aid such as: credit for prior learning programs, financial and career information services, loans, modified tuition plans and related support services, scholarships, and student employment. Also covered are community-based resources, including banks and lending institutions; business, industry, and unions; military, and voluntary, civic, and not-for-profit agencies. Profiles are presented for 70 financial aid practices/programs. Each profile covers the details of the practice, how it originated, its eligibility requirements, the number of participants, and the college office that coordinates the practice. The profiles are divided into two sections: practices utilizing campus-based sources of financial aid, and those using community-based sources of financial aid. It is noted that the most widely available community-based aid source for adult students is business and industry, which often has tuition aid plans for employees. Company-sponsored instruction is also a widespread practice. (SW)

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Finding Financial Resources for Adult Learners

Profiles for Practice

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Finding Financial Resources for Adult Learners

Profiles for Practice

College Entrance Examination Board New York 1985

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The College Board is a nonprofit, membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,500 colleges, school systems, and education associations. Representatives of the members serve on the Board of Trustees and advisory councils and committees that consider the programs of the College Board and participate in the determination of its policies and activities.

The Office of Adult Learning Services (OALS) of the College Board conducts activities to improve adults' access to postsecondary education. The major goals of the office are to provide new programs, training, and publications to support the transition of adults to and from education; help institutions strengthen their capabilities in lifelong education; develop the skills of professionals who serve adults; assemble and disseminate information about adult learning; and advance knowledge in the field of adult learning. To meet these goals, the office offers advisory services, technical assistance, and training workshops. It also produces publications and develops new products.

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Preface

As college costs have increased over the past decade, financial eligibility requirements have, at the same time, become more and more stringent. Because traditional full-time students are given priority when colleges allocate their limited resources, adult learners, who usually attend college part time, are finding it difficult to get financial assistance for their education. Consequently, financial aid has become a major concern for administrators of adult learning programs.

In response to this situation, the Office of Adult Learning Services (OALS) of the College Board, whose mission is the improvement of adults' access to higher education, has conducted a series of projects to increase financial aid prospects for adults. Its first effort was the publication in 1979 (revised 1982) of *Paying for Your Education: A Guide for Adult Learners*. This handbook's purpose is to help adults match available financial aid with their personal circumstances.

In 1981 the Fund for the Improvement of Postsecondary Education (FIPSE) supported a study conducted by OALS and the College of New Rochelle that led to three publications for use by financial aid counselors: (1) *A Guide to Tuition-Aid Benefit Programs in the New York Area;* (2) *Tri-State Area Directory of Private Sources of Student Aid for Adults;* and (3) *Improving Financial Aid Sources for Adults: A Program Guide.*

The College of New Rochelle OALS study laid the groundwork for OALS's most recent FIPSE project on identifying and using local financial aid for adult learners. This Adult Financial Aid Locator Project, begun in 1982, was designed to help colleges broaden their financial aid for adults by finding local aid sources both on the campus and in the community.

OALS focused on local sources of aid because government and state sources of aid for adult students are often inadequate. Government aid favors full-time students; most adults attend college part time. Also,

adults often reach the limit for government aid before they reach their educational goals.

As a result of the project's survey of financial aid directors from more than 100 colleges throughout the country, OALS learned that locally based financial aid is available to adult learners and that many colleges have extended or modified eligibility requirements for certain financial aid resources to accommodate their adult students' needs. Further, it became clear that the offering of college-sponsored support services, such as child care or financial aid counseling, also eases adult students' college costs.

Two facts clearly emerge from the survey. First, although it is widely believed that education assistance for adults is limited to federal and state grants, colleges are discovering that this is not the case; and, second, many colleges throughout the country are engaged in innovative practices that are broadening the financial aid available for adults.

The demand for adult financial aid is growing in proportion to the number of adults attending college. By exploring and activating programs using local sources of aid, colleges can not only establish new links with the public and private organizations in their communities but also strengthen the old links as well. They can also adapt or reallocate existing campus-based resources for adult students. Collaborations among students, employers, and colleges can result in the development of programs that serve all three parties involved by providing training for students, upgrading the work force for employers, and bringing a new pool of students to the colleges.

The financial aid practices described in this book are representative of creative, innovative approaches to providing more financial aid for adult students. It is hoped that the cases described will spark interest among those committed to easing access to college for adults. The goal is to show that there is untapped financial aid for adults—that it is readily available and not very far from home base. If these cases are catalytic in the development of other practices at more colleges, that goal will have been achieved.

OALS would like to thank those whose efforts made this publication possible. OALS is most appreciative of the 100 college financial aid administrators from across the country who spent many hours with our interviewers providing information on their financial aid practicies for adult students. Margaret Rogers was responsible for doing the original work on the project. Angela M. Covert identified sources of financial aid, collected and organized the data, and wrote this book. She was ably assisted by Katherine Harries. Deborah Kahane, assistant director of the Office of Adult Learning Services, designed the format of this book, edited the manuscript, and coordinated the preparation of the final manuscript for publication. Special thanks go to Mitchell Gross,

Livia Cabrera, and George Quinones for their valuable assistance in typing the manuscript.

This book and the project on which it is based were supported by a grant from the Fund for the Improvement of Postsecondary Education (FIPSE) of the United States Department of Education. OALS is grateful for their support in this endeavor.

Carol Phillips
Projects Manager, OALS

Introduction

One of the most significant changes in postsecondary education in recent years has been the growing number of adults who are entering or re-entering colleges and universities to further their education. The College Board estimates that currently more than one-third of all college students are over 25 years of age. While growing numbers of adults return to college, the cohort of traditional college clientele is decreasing. By 1990, for the first time in the history of our nation, people under 20 years of age will constitute less than 30 percent of the total population (Harold L. Hodgkinson, *Guess Who's Coming to College?*, Washington, D.C., National Institute of Independent Colleges and Universities, 1983, p. 5). Enrollment projections for colleges and universities predict that the traditional full-time freshman class of 1995 will be 25 percent smaller than the entering class of 1981 (*Improving Financial Aid Services for Adults*, Ronald H. Miller, ed., New York, College Entrance Examination Board, 1983, p. iv). At the same time, the 35-to-44-year-old group of learners will increase by 42 percent by 1990. Adults over 25 years of age will be the majority of college students within the next several years.

One major reason adults are going to college is the rapid shift of the economy from one based on industry and manufacturing to one based on information and services. This change significantly affects the nature of the work force and the skills needed to compete in the marketplace. An increasing proportion of the work force is providing information and services (currently 65 percent as compared with 20 percent engaged in manufacturing products). To do this, workers need higher levels of intellectual skills, including the ability to think critically and solve problems, than they would need for work in manufacturing (Hodgkinson, 1983, p. 14). The new technology is also responsible for the emergence of the adult student.

A futher consequence of this change is that business and industry have developed extensive training and education programs to meet the demands of the information society. Business and industry are now

spending billions of dollars annually for the education of their employees at all levels, from entry-level clerks to senior managers. In addition, unions, government agencies, the military, voluntary agencies, and professional associations increasingly are providing educational programs for their constituencies.

College and universities no longer are the exclusive providers of postsecondary education. According to the College Board, about 50 percent of all adults are taking some form of formal instruction, but only a small percentage of this instruction is in a college setting. Faced with the challenge of competing with these new education providers, as well as the decline in enrollments of traditional-age students, colleges must develop innovative strategies to recruit and retain adult students. Serving this new market means actively recruiting adult students by providing appropriate financial aid services, developing flexible instructional programs, and offering appropriate support services. This can be accomplished by locating new financial aid both on the campus and in the community.

Finding financial aid for adult learners is a key strategy for colleges, because, like most students, adults need financial aid in order to attend college. Most conventional financial aid, consisting of federal and state grants as well as college-based scholarships, is designed to support young, full-time students. Adult learners, growing in numbers and becoming increasingly important to colleges, often are informed that financial aid opportunities for them are almost negligible. Therefore, colleges should meet the challenge of easing the financial burden borne by their adult learners by identifying, developing, and using new sources of financial aid.

Overview

The practices profiled in this book were collected through a survey conducted by project staff during the spring and summer of 1983. Financial aid directors from more than 100 colleges throughout the country, representing public and independent, and two- and four-year institutions, were surveyed in order to determine the sources of their locally based adult financial aid. From this first phase of the survey, the categorization of local sources of adult financial aid emerged: campus-based sources such as loans, modified tuition plans, scholarships, and student employment; and community-based sources such as banks, employers, unions, government agencies, the military, and voluntary associations. Once these categories were established, the colleges originally surveyed were called on again to describe the details of their specific financial aid practices within each category. This step of the survey focused on practices that were initiated by the college, either by collaborating with a community organization or by modifying existing college resources.

All the colleges surveyed had been involved in increasing their adult enrollments and were actively exploring ways of recruiting and retaining adults. They had developed financial aid packages for their adult learning programs, including evening and weekend colleges, short-term workshops, contract training, and adult degree programs.

The survey and this publication do not include the traditional government-sponsored financial aid programs such as Pell Grants, National Direct Student Loans, Guaranteed Student Loans, and state grants. Information on those programs is available from many other sources. Also, because the eligibility requirements for using these funds is stipulated by government regulation, colleges can do little to broaden this aid to make it more available to adults.

About the Financial Aid Profiles

There are 70 financial aid practices profiled in this book. Each profile describes the details of a financial aid practice, how it originated, its eligibility requirements, the number of participants, and the college office that coordinates the practice. The profiles are divided into two broad sections: those practices utilizing campus-based sources of financial aid and those using community-based sources of financial aid. In each section, the profiles are grouped alphabetically by college name within specific categories. Campus-based sources of financial aid, the first section, includes the following categories: credit for prior learning, financial and career information services, loans, modified tuition plans and support services, scholarships, and student employment. The second section, community-based resources, includes the following categories: banks and lending institutions, business, industry, and unions; the military; and voluntary, civic, and not-for-profit agencies.

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Campus-Based Sources of Financial Aid

Most colleges offer a variety of campus-based financial aid packages to their students, such as scholarships, loans, grants, or student employment. In the past, these sources of financial aid have been offered and used primarily by traditional, full-time students. Colleges that effectively serve adult students not only offer these kinds of financial assistance but also include credit for prior learning, financial aid counseling, and modified tuition plans.

Many colleges have developed innovative ways of meeting the financial needs of their adult students. Institutions have solicited funds from external agencies and then have shared administrative responsibilities such as setting criteria for a particular loan or scholarship program with the agency. A number of colleges have reallocated some of their usual sources of direct aid, for example scholarships and loans, to adult students. Some have modified their existing tuition plans, and others have provided child care or counseling services at a low cost. Academic credit for work and other experiential learning is another creative strategy colleges have used to assist their adult students.

Another source of campus-based financial aid for adults is the provision of tuition waivers by a college to its own faculty and staff. In addition to providing free tuition, colleges, like other employers, also offer financial assistance for courses taken at other institutions.

The following profiles of financial aid practices exemplify how several colleges extended their financial aid to their adult learners by evaluating their own campus-based practices. The profiles are divided into five sections: (1) Credit for Prior Learning Programs, (2) Financial and Career Information Services, (3) Loans, (4) Modified Tuition Plans and Related Support Services, (5) Scholarships, and (6) Student Employment.

Credit for Prior Learning Programs

Many colleges allow examinations, such as those from the College-Level Examination Program (CLEP), or presentation of documentation of life experiences or work experiences to be substituted for courses that are ordinarily required for a degree. Both means of granting credit for prior learning take into account the independent and experiential learning of adult students. In addition, both require that credit granted for prior learning be equivalent to knowledge acquired in a conventional setting.

Although qualified adults can save considerable time and money by being exempt from taking courses in areas in which they have demonstrated competence, significant effort is usually required to attain credit through this means. Colleges are clear to point out that earning credit through one of these alternative means is at least as difficult and time consuming as taking a traditional course.

Credit for Prior Learning Portfolio

Lourdes College
Sylvania, Ohio

An adult student can document prior learning that is equivalent to Lourdes College course work through a combination of CLEP and portfolio presentation. This option is part of Lourdes's attempt to recruit more adult learners and provide adult programs that fit their experience and needs.

To assist adult learners in this process, the college offers a one-credit course in portfolio development. Students enrolling in this course are assigned advisers to help in the process. This program recognizes the special needs and competencies of adults and is a means to encourage students to pursue degrees.

To be eligible to receive credit for prior learning, the student must have completed 12 credits or one year of full-time course work at Lourdes. Students can receive up to 30 hours of credit for their prior learning.

The student saves both time and money, as the fee for portfolio evaluation is less than half the Lourdes tuition of $65 per credit.

Contact:
Dean for Student Services
Lourdes College
6832 Convent Boulevard
Sylvania, Ohio 43560

Second Careers Program

Montclair State College
Montclair, New Jersey

The Second Careers Program at Montclair State College consists of a number of support services for entering adult learners. To be eligible for the Second Careers Program, adults must be 25 years of age or over and must have earned a high school diploma or a high school equivalency certificate. If the adult has attended another college, a maximum of 30 transfer credits will be accepted.

All prospective Second Career students must take the five CLEP General Examinations. These must be completed within the first semester of attendance at Montclair State College.

One support service available since 1979 to assist students in preparing for the CLEP examinations is a series of CLEP orientation workshops. All adult students are encouraged to take these low-cost workshops prior to taking the CLEP examinations. The five CLEP General Examinations are equivalent to 27 degree credits. This is a considerable savings, amounting to more than $1,000 for the 27 credits earned through CLEP.

In addition to the CLEP General Examinations, students may earn additional credits through CLEP Subject Examinations and Thomas Edison College's Examination Program (TECEP). Up to 60 appropriate credits earned through these external examinations and assessments will be accepted toward the degree at Montclair State College.

Another financial resource available to adult part-time students aged 50 years and older is the LaSalle Memorial Scholarship. An award of $100 is offered each semester to students based on financial need.

The Second Careers Program has 1,200 active students with about 800 in attendance each semester. Approximately 375 new students are admitted to the program each year. Its success is attributed to the saving it offers to adult students, as well as to the individualized, personalized attention each adult learner receives.

Contact:
Director
Second Careers Program
Montclair State College
Normal Avenue and Valley Road
Upper Montclair, New Jersey 07043

Credit by Portfolio Evaluation

New York Institute of Technology
Old Westbury, New York

Since 1974 adult learners at the New York Institute of Technology have been able to earn up to 60 credits toward a bachelor's degree or 30

credits toward the associate degree by demonstrating experiential learning in academic subjects. This can be done by passing CLEP examinations or DANTES examinations, and by presenting a portfolio of information documenting work experience that is equivalent to course work.

In order to be eligible for experiential learning credits, students must be matriculated and have a cumulative average of 2.0. On completion of 30 credits at the college, this award will become part of the student's permanent record. However, the student may apply for prior learning credits when matriculated and an official transfer credit evaluation has been done. Both full-time and part-time students are eligible.

The procedure for applying for credit through portfolio evaluation is clearly defined. A student submits a portfolio including documentation of work experience from the employer, a job description, transcripts, certificates of course completion, samples of work, and any other information that will substantiate the student's claim. A faculty committee on evaluation decides how much credit, if any, will be granted for a portfolio.

In addition to saving considerable time toward achieving a degree, use of credit for prior learning saves the adult student considerable amounts of money. For example, a student who successfully completes a CLEP examination pays $25 to have that course proficiency recorded, instead of paying $122 per credit, or $366 for a 3-credit course. The same fee is charged for each course credit through portfolio evaluation.

In 1983-84, 288 students took a total of 121 CLEP General Examinations and 250 Subject Examinations. Further, in 1983-84, 335 students completed portfolios, and credits for 724 courses were awarded.

Contact:
Administrator
Office of Prior Learning
New York Institute of Technology
Wheatley Road
Old Westbury, New York 11568

New Resources Program

Pitzer College
Claremont, California

New Resources is a bachelor's degree program inaugurated in 1974 to meet the needs of adult students. The program also includes a support service system for these students. Applicants are evaluated by a special admissions process that considers motivation and accomplishments as well as academic qualifications. New Resources students can attend full or part time.

Each year a portion of the New Resources budget is allocated for Pitzer Grants. All New Resources students with financial need are eligible. New Resources Students applying for Pitzer Grants must also apply for standard state and federal aid; the amount of the Pitzer Grant awarded is based on the difference between tuition costs and government aid. Part-time students at Pitzer College can receive financial aid only through the New Resources program.

Contact:
New Resources Program
Pitzer College
Claremont, California 91711

Open Division External Degree Program

The Roger Williams College
Bristol, Rhode Island

The Open Division, an external degree program designed to serve adults, was initiated in response to nontraditional students' requests for admittance to Roger Williams College. The program offers a number of financial aid options through which adults can earn degree credit at reduced cost. Students can achieve credit for prior learning, take CLEP examinations, or be granted credit for military experience. Students may be granted credit up to 30 units (90 credits) through these options. Forty units (120 credits) are required for the bachelor's degree.

Admission to the Open Division is normally limited to people who not only meet the college's general admissions requirements but also have a record of successful previous college attendance and/or employment experience. Students without previous college experience may be required to enroll in regular college courses prior to enrollment in the Open Division. In the 1984-85 academic year, over 500 individuals are enrolled in the program.

In order to be eligible for these options, students must complete 10 courses in the Open Division. The Open Division tuition rate is $54.5 per course (1984-85 academic year), which is equivalent to the college's regular day program. If a student is given credit either through CLEP or for military or other life experience, tuition for those credits is waived. Students needing more than ten courses to achieve a degree may take these other courses in the evening division, in which tuition is $175 per course, considerably less than Open Division tuition.

Contact:
Coordinator, Open Division
Roger Williams College
Old Ferry Road
Bristol, Rhode Island 02809

Credit Assessment Center Program

University of Cincinnati
Cincinnati, Ohio

In 1968 the evening college at the University of Cincinnati began awarding credit for prior learning through its Credit Assessment Center. In 1982 the program was transferred to the Division of Continuing Education and became a campus-wide service. At present, up to 45 credits through CLEP examinations, 45 credits through departmental challenge examinations, and 18 credits through portfolio presentation are accepted toward the 186 credits required for the bachelor's degree. The cost of a CLEP examination is $30. The fee for credit for prior learning through challenge examinations or portfolio presentation is $20 per credit requested, regardless of number of credits granted. Regular tuition is $53 per credit.

In the past year, over 500 adults have received credit toward the degree by participating in the Credit Assessment Center.

Contact:
Director
Credit Assessment Center
Division of Continuing Education #146
University of Cincinnati
Cincinnati, Ohio 45221

Credit by Portfolio Evaluation

University of Missouri: St. Louis
St. Louis, Missouri

Students in the General Studies Degree Program offered by the Evening College, University of Missouri: St. Louis, can earn up to 12 credits for prior learning through portfolio presentation to a specially designated, five-member faculty committee.

Students must take the initiative in preparing their portfolios. Most have completed two to three years of academic course work and are often changing career and educational goals. Credit by portfolio evaluation can be applied to all academic areas. There are demanding standards for portfolio content and preparation, and evaluation is rigorous.

Fees are not charged when credit is earned in this way. Since fees are $46 per credit, this means a student could save as much as $552. In 1983-84, 16 out of 20 adult students took advantage of this opportunity to secure credit toward a bachelor of general studies degree.

Contact:
Dean of Evening College of General Studies
University of Missouri: St. Louis
8001 Natural Bridge Road
St. Louis, Missouri 63121

Financial and Career Information Services

Not only is financial aid for adults limited, but often adults are unaware of the resources that are available. These students are usually not on the campus during the work day and often do not know how to approach inquiring about financial aid. Some colleges have initiated information services to ameliorate this problem and issue periodic publications or newsletters on financial aid resources, eligibility requirements, and application procedures. Others have set up areas of the library where financial aid information is located. A number of colleges hold financial aid information workshops or seminars on personal asset management. All these practices make available the information that is vital to securing financial aid.

Employment and career counseling services have been available at colleges for many years. Generally geared to the traditional undergraduate, these services provide opportunities for part-time employment during college years and assistance in starting a career on graduation. Recently, however, some colleges have expanded their employment and career counseling services to include adult students and even, for a fee, adults from the community who are not students.

In all cases it is essential that the services offered to adults be specifically designed to meet the needs of people who are more mature than the typical undergraduate: adults who may or may not have work experience and who are attempting to enter the work force for the first time or trying to change or advance their careers.

Financial Planning Workshops

Thomas A. Edison State College
Trenton, New Jersey

Because information on financial aid for part-time adult students is difficult to find, Thomas A. Edison State College initiated financial planning workshops for adults in 1981. These workshops provide information on aid sources and eligibility requirements as well as on how to apply for financial aid.

Workshop topics also include personal financial management, assessment of the long-term consequences of borrowing versus future salary gains, possibilities of borrowing on assets, and special aid sources for target populations.

Last year the college conducted 12 workshops that were attended by approximately 10 students each. In addition, financial aid counseling is available by telephone. Over 300 students took advantage of the telephone service in 1982.

Contact:
Director
Financial Aid Office
Thomas A. Edison College
101 West State Street
Trenton, New Jersey 08608

The Student Financier

University of Alabama in Birmingham
Birmingham, Alabama

In 1978 the University of Alabama in Birmingham, recognizing students' need for a concise and accurate description of college costs and the variety of financial aid opportunities available to them, began publishing *The Financial Aid News*. Now called *The Student Financier*, the newsletter is compiled and edited by the financial aid office and is printed twice a year with a fall/winter issue and a spring/summer issue. Because it is printed in a tabloid format, 15,000 color copies are produced at a modest cost of $1,612 per issue. The newsletter is supported by the student financial aid office publications budget.

The Student Financier is distributed to all applicants and newly admitted students and mailed to faculty on campus. Articles discuss typical student budgets, including those for adult students who maintain homes, are employed, and have dependents. Financial aid resources are described fully, and specific instructions are given as to when, how, and where to apply for aid, and what information is required for various kinds of grants and loans.

Contact:
Financial Aid Counselor and Editor
The Student Financier
University of Alabama in Birmingham
Box 69, University Center
Birmingham, Alabama 35294

The Adult Career Center

University of Houston: University Park
Houston, Texas

The continuing education staff of the University of Houston responded to requests from adults for pre-enrollment and career counseling by opening the Adult Career Center in 1982.

The center is open to any adult from the community. Clients usually sign up for three one-hour sessions, a battery of career interest tests, as well as job referral and placement services. The cost for this service is $150. However, a client may make a payment of $60 with the

option not to continue after the first session. The center is staffed by regular university counselors and is fee-supported.

In 1983-84 approximately 500 adults took advantage of the center's services. A major benefit of the program is that it provides a path through which adults come to the university, first as Adult Career Center clients, then as students.

Contact:
Director, Continuing Education
University of Houston: University Park
4800 Calhoun
Houston, Texas 77004

Financial Aid Opportunity Library

University of Illinois at Chicago
Chicago, Illinois

In 1981 the financial aid office of the University of Illinois at Chicago established a section of the university library devoted exclusively to literature on financial aid. In addition to acquiring directories and other financial aid materials, the financial aid office has compiled its own listings of private scholarships and agencies that make education awards. This collection is maintained and updated annually with the help of a student employee.

The Financial Aid Opportunity Library has proved to be an effective way of disseminating information on financial aid and of supplementing individual financial aid counseling.

Contact:
Financial Aid Office
University of Illinois at Chicago
Chicago, Illinois 60680

Adult Student Alliance

University of Wisconsin: Milwaukee
Milwaukee, Wisconsin

The Adult Student Alliance is a student-government-sponsored organization providing support services for adult learners. Its major concern is financial aid for the older student. The group awards no financial aid; rather its major contribution is one of providing a forum for concerns and communication. It makes known the urgent need for financial aid programs for adults to the university financial aid staff. Students and members receive information about sources of aid as well as how to apply for assistance. The information is disseminated through the *Alliance Newsletter*. In addition, the Alliance also sends representatives

to civic, business, and state legislative meetings to lobby for increases in the amount of funding for student financial aid.

The Alliance's officers serve without pay and membership is free. The group has approximately 65 members, primarily composed of undergraduate day students. As with all other recognized university student organizations, the Alliance receives a university budget allocation.

Contact:
Chairman, Public Relations Committee
Adult Student Alliance
Union Box 231
University of Wisconsin: Milwaukee
Milwaukee, Wisconsin 53211

Loans

Like traditional students, adults need short- and long-term loans to cover their tuition costs. Even those employed students who use company tuition aid need loans, because companies usually reimburse their employees at the conclusion of a course. Since most schools require tuition payments at the beginning of a course, adult students must pay their tuition out of their own pockets.

In addition, adult students often decide to attend college shortly before classes start. If they apply for federal or state funding close to the beginning of the term, their financial aid will not be received before tuition is due. Again, loans can relieve this financial burden.

Colleges have established loan funds to assist adults in these and other similar situations. Loans from these funds usually are granted to assist adults when other financial aid has been exhausted. Loans help with temporary cash-flow problems, their interest is usually low, and sometimes no interest may be charged. Often, repayment schedules are set up to correspond with the tuition reimbursement schedules of employers.

A modification of this practice is tuition deferment, an option offered to adult students by many colleges. The amount of tuition that can be deferred and whether interest is charged varies among colleges. Often, tuition can be paid in installments throughout the term or final payments will not be due until the student receives reimbursement from his or her employer. Both loans and tuition deferment plans enable many students to attend college who otherwise could not assume the expenses each term.

Tuition Deferment Plan

Cuyahoga Community College
Cleveland, Ohio

Adults tend to decide to attend college too late to apply for and receive federal grants in time for registration. In response to this situation, Cuyahoga Community College designed its own system for determining a student's Pell Grant eligibility. Under this system, the amount the student is eligible for is determined long before a student receives that information from the government. Then, the college makes a tuition deferment loan to the student during registration, enabling the student to enroll. The college estimates that each year about 600 adults enroll through this plan, who otherwise would not do so.

The college makes $200,000 per year available for tuition deferment loans. The average loan is $200 for each student. Although the college

occasionally loses money when a student's Pell Grant is not approved as anticipated, it finds the program well worth this risk in view of the increased number of students who enroll.

Contact:
Director of Student Financial Aid
Financial Aid Office
Cuyahoga Community College District
700 Carnegie Avenue
Cleveland, Ohio 44115

Last Resort Tuition Loan Program

Loyola University
New Orleans, Louisiana

In 1981 Loyola University, with the Bank of New Orleans and the First National Bank of Commerce, initiated a program to make loans available to students for tuition payment. These bank loans supplement Guaranteed Student Loans. They are "last resorts" for students who are ineligible for all other sources of aid. Alternative sources of aid must be exhausted before applying for a last resort loan.

To be eligible, a student must be a citizen of the United States and a resident of the continental United States, carry at least six credits, and maintain at least a "C" average in degree or noncredit programs.

Once eligibility has been determined, the financial aid office of the university administers a credit application on behalf of the bank and certifies tuition costs and the student's ineligibility for other aid. The student then submits the application to the bank. Banks require a satisfactory credit rating, but will not disapprove the loan application simply for a lack of credit history.

The university guarantees the interest rate at the rate of the initial loan, and in some instances, guarantees the loan. Students may borrow up to $4,000, limited to the amount of tuition less any other financial aid available to the student. Tuition is $3,950 per year. Repayment of the loan must begin within 30 days of its being granted.

In 1982-83 students borrowed about $335,000 through this program of which half was borrowed by 150 adult students. The loans were made at 14 percent interest with repayment schedules of up to eight and a half years. The loans ranged from $1,000-$4,000.

One problem arising from this loan program is that it generates more work than was originally anticipated, since the university frequently acts as a go-between for the bank and the student. In addition, some unanticipated costs are emerging, especially in gua anteeing the interest rate.

Therefore, the university encourages students to explore thor-

oughly all possible federal sources of financial aid before applying for a last resort tuition loan.

Contact:
Director of Scholarships and Financial Aid
Loyola University
6363 St. Charles Avenue
New Orleans, Louisiana 70118

The Last Resort Loan Fund

Queens College
Charlotte, North Carolina

Through the Queens College Loan Fund, students can borrow money to cover their tuition costs. Eligible students must be admitted through the regular admissions procedure and can be enrolled in any course of study on a full-time or part-time basis. In order to be considered for a loan, a student must be ineligible for any federal or state loans. There is a limit of $2,500 a year, which is restricted to payment of tuition fees. Interest, which is low, is set by a financial aid committee each year. Repayment of the loan, deferred until three months after the student has graduated, is made on a monthly basis.

Administered through the Financial Aid Office, the loan fund is a source of financial aid to adult students at Queens College, many of whom could not attend college without this support. A "last resort" program, it provides financial aid for students who have exhausted all other sources.

Contact:
Director of Financial Aid
Queens College
1900 Selwynn Avenue
Charlotte, North Carolina 28274

Tuition Deferment Plan

University of Colorado: Denver
Denver, Colorado

The Tuition Deferment Plan at the University of Colorado: Denver enables a student to defer payment of up to one-half a semester's tuition. Tuition payment must be made within the semester, and interest of 1 percent per month is charged. Tuition for state residents is $433 per semester and for out-of-state residents $1,894. The default rate is minimal.

In 1982-83 about 2,500 students took advantage of the Tuition

Deferment Plan. Most were employed and used the Tuition Deferment Plan while waiting for company-sponsored tuition reimbursement.

Contact:
Director of Financial Aid
University of Colorado at Denver
1100 Fourteenth Street
Denver, Colorado 80202

Parking Ticket Scholarship Fund (Emergency Loan Fund) for Veterans

University of Massachusetts at Boston
Boston, Massachusetts

At Harbor Campus of the University of Massachusetts at Boston, money collected from student parking fines is put into the Parking Ticket Scholarship Fund, an emergency loan fund used to provide emergency, short-term loans for veterans to pay their tuition while waiting for veterans' benefits checks. The fund, begun in 1982, currently has $20,000 available for loans, with another $130,000 outstanding from unpaid fines. Interest-free loans, granted for 90 days, average from $100 to $200. Approximately 500 students receive these loans each year.

To apply for a loan, the veteran submits an application to the veterans' affairs office, which certifies the veteran's eligibility for benefits. A financial aid form is then submitted to the financial aid office, and the loan is granted.

Contact:
Dean of Enrollment Services
University of Massachusetts at Boston
Harbor Campus
Boston, Massachusetts 02125

Emergency Loan Program

University of North Florida
Jacksonville, Florida

For the past ten years, the University of North Florida has assisted adult students who need money for tuition and/or personal living expenses, through an emergency loan program. Students borrow to cover expenses while waiting for their federal or state grants and loans.

To be eligible for a loan from this program, students should be enrolled in a degree program, although some exceptions have been made for nonmatriculated students. A student can borrow up to $450 to cover full-time tuition costs. If a student needs a personal loan to

cover items such as living expenses, books, and other personal expenditures, he or she can receive a maximum loan of $200 per semester.

Loans must be repaid by the end of the semester in which they are granted, and students can apply each semester as long as they have not defaulted on repayment of a prior loan. There is a $3 administration fee, but no interest is charged on the loan.

Approximately $220,000 is available in a revolving loan fund. During 1982-83 approximately 845 loans were made.

Over the past ten years about 7,100 loans have been issued, totaling approximately $1.5 million. Approximately 4 percent of the total number of loans made since the program's beginning have not yet been repaid.

Contact:
Director of Financial Aid
University of North Florida
4567 St. Johns Bluff Road South
Jacksonville, Florida 32216

Modified Tuition Plans and Related Support Services

Many colleges now offer modified tuition plans to attract adult learners and increase enrollments. Previously, tuition reduction plans usually were restricted to those who met defined eligibility standards—for example, local residents over 65, or the unemployed. This practice is now being expanded to include all part-time students in a college.

In some plans, eligible individuals pay only half the standard tuition fee or, as with some programs for senior citizens, are allowed to attend courses at no cost whatsoever. Modified price structures also vary as to whether an individual is permitted to take courses for credit or merely audit them. Students can often earn a degree completely on reduced tuition fees.

Another means of assisting adult learners is to offer support services at reduced cost. Financial aid and placement counseling services are the most common of such services. In addition, colleges, like businesses and other institutions that require an extensive commitment of time by adults, are recognizing the need to provide affordable, quality child care. The obvious advantage of on-campus child-care centers is that they save participating parents both time and expense. Colleges with departments of early childhood education can provide such service most easily. When necessary, colleges may elect to subsidize the cost of the service through general revenues or student fees. All these practices bring adults to the campus who otherwise might not consider attending college. They often make the difference in choosing a college or even in deciding to pursue a college degree.

Tuition Reimbursement and Tuition Waivers for College Employees

Beckley College
Beckley, Virginia

Since 1967 Beckley College, by waiving tuition for all employees of the college, has encouraged faculty and professional and nonprofessional staff, including adjunct and part-time staff, to continue their education. Staff who work full time during the day can take a full-time program in the evening. Further, full-time professional staff and faculty may also take courses at other institutions and are reimbursed for their tuition and books by the college. After completing 15 credits of graduate work, full-time employees receive a salary increase. At the present time, there are 10 employees taking advantage of the program.

Contact:
Director of Financial Aid
Beckley College
Post Office Drawer AG
Beckley, West Virginia 25802

Evening Division Modified Tuition Plan

Loyola University
New Orleans, Louisiana

The evening division of Loyola University in New Orleans has always offered its courses at modified tuition with the two-fold aim of providing adults improved access to higher education and of remaining competitive with other local colleges. Because of limited offerings in courses and services during the evening, the university charges $75 per credit hour in contrast with $130 per credit hour for day-session courses. Approximately 400 adult students take advantage of this modified tuition plan each year.

Contact:
Director
Financial Aid
Loyola University
6363 St. Charles Avenue
New Orleans, Louisiana 70118

Evening Division Tuition Plan

Newbury Junior College
Boston, Massachusetts

As part of its effort to expand the evening program, Newbury Junior College offers an evening division tuition plan. Originally established in 1974 as a service to veterans who attended evening classes, the plan is now available for all matriculated evening students. The price of the evening tuition rate, $55 per credit, is one-half the tuition for day students. Students may take a maximum of 9 credits per semester in the evening program and can complete a degree using reduced-tuition courses.

The modified tuition rates are particularly appealing to companies in the area that are interested in providing educational opportunities to their employees. The college makes special efforts both to recruit students from the companies offering tuition aid plans and to encourage other companies to initiate such plans.

Since the plan has started, enrollment in the evening division has increased, and in 1983 between 2,500 and 3,000 students benefited from

the reduced rate. The average age of students in the evening is 25.

The increase in enrollment resulting from this modified tuition plan has enabled the college to improve the quality of its evening division by offering a greater number of courses and a wide range of academic and support services.

Contact:
Director of Continuing Education
Newbury College
921 Boylston Street
Boston, Massachusetts 02115

Free Tuition Program for the Unemployed

Passaic County Community College
Paterson, New Jersey

In the summer of 1983, the high unemployment rate in the county led Passaic County Community College to waive tuition for the unemployed. This service, which helps the unemployed acquire marketable skills, is part of the college's community service mission.

Participants in the program must live in Passaic County, offer proof of having worked for two consecutive years before unemployment, and meet all of the college's standard admissions requirements. Originally, unemployed adults could take a total of 6 credits free of charge, but the limit has now been extended to 12 credits. The college distributes information on the program to all state employment and unemployment offices in the county.

Tuition at Passaic County Community College is normally $35 per credit. During the program's first term, the 40 students who participated would have paid $6,000 had they been charged regular tuition. However, these students would not have attended the college if they had been charged, and their seats would have otherwise remained empty. The only "real" cost to the college was the administrative expense of registering these students. The program's success has received a great deal of attention from the local media as well as some national coverage.

Contact:
Director
Admissions Office
Passaic County Community College
College Boulevard
Paterson, New Jersey 07509

Modified Tuition Plan for Evening Degree Program

Queens College
Charlotte, North Carolina

In 1976, in an effort to reach new markets and recruit new students, Queens College established a modified tuition plan for students attending its evening degree programs.

At Queens College tuition for full-time students is normally $164 per credit hour. For the evening degree program, the tuition is $110 per credit hour. Therefore, evening students save $162 for a 3-credit course. Queens College advertises this modified tuition plan through the local media, brochures, and other printed materials. It is considered a major factor in recruiting evening students.

During 1983-84 approximately 600 to 700 students took advantage of this plan, many of whom used company tuition aid benefits. Students are eligible for the plan if they have been admitted to the college through regular admissions procedures and enroll either part time or full time in an evening degree program. There are no limits on the number of credits a student can take with modified tuition. Many students may complete all of their degree using the modified tuition plan.

Contact:
Director of Financial Aid
Queens College
1900 Selwyn Avenue
Charlotte, North Carolina 28274

Tuition Waiver Program for College Employees

St. Mary's College of O'Fallon
O'Fallon, Missouri

St. Mary's College of O'Fallon offers tuition waivers to all its full-time employees as well as to their spouses and dependent children. There is no limit to the total number of credits permitted, and students can take all 64 credit hours necessary for an associate of arts degree using the waiver.

One special feature of this program is that the college allows flexible scheduling of work assignments so that employees can take courses at any time during the day as long as they complete their work requirements.

At the 1983-84 tuition of $90 per credit hour, a student under the program could save up to $5,760. At present, approximately 15 employees, or 20 percent of the total faculty and staff, take advantage of the tuition waiver. In addition, there are five or six dependents of employees using the program.

Contact:
Director of Financial Aid
St. Mary's College of O'Fallon
200 North Main Street
O'Fallon, Missouri 63366

Deferred Tuition Payment Plan

Upsala College
East Orange, New Jersey

Upsala College allows part-time students to pay their tuition over a period of two months: 40 percent of the tuition is due at registration and the remainder is due in two equal payments—the first within 30 days and the second within 60 days. This makes it much easier for adults to attend Upsala College, since they are not confronted with one large bill at the beginning of the term. One percent interest is charged on the outstanding balance each month, and there is a small one-time fee for deferred payment. Most part-time students use this plan.

The college business office handles the necessary paperwork during registration. A student deferring tuition must sign a promissory note stipulating the conditions of payment. If payment is not completed, the college does not grant credit for the courses for which tuition is unpaid. Students are not mailed reminder notices for tuition. It is the student's responsibility to keep up to date in payments. If a student does not meet the obligations of the note, he or she will not be allowed to defer tuition in the future.

Although it is difficult to estimate how many students attend Upsala College because of the deferred tuition plan, its extensive use suggests it is important for adult students. Even students who are eligible for employer tuition reimbursement use the plan to assist them while waiting for their reimbursement.

Contact:
Director
Center for Continuing Education
Upsala College
East Orange, New Jersey 07019

Tuition Waivers for Veterans

University of Houston: University Park
University Park, Texas

Texas has a long-standing practice of waiving tuition for any veteran enrolled in any public college in the state. Anyone who has served in the United States military and received an honorable discharge is eligible

for the waiver. It can be used for undergraduate and graduate studies, nondegree work, and job or new career training. The only limitation to eligibility is that veterans matriculating for a first degree must apply for and use Pell Grants before becoming eligible for the tuition waiver, and their veterans' educational benefits must have expired.

The state does not reimburse the institution for the tuition that is lost as a result of the waivers. However, the credit hours taken by the increased numbers of students does directly feed into the state appropriation formulation, and the overall allocated budget reflects these additional credit hours.

Each year at the University of Houston approximately 700 to 800 veterans, most of whom study part time, take advantage of the waivers. In the state-supported institutions the tuition per credit is $4 per credit hour. Thus, some financial help is provided to the adult to continue his or her education.

Contact:
Director of Scholarships and Financial Aid
University of Houston: University Park
4800 Calhoun
Houston, Texas 77004

Child Development Research Center Preschool Program

University of North Florida
Jacksonville, Florida

In the early 1970s students at the University of North Florida requested child-care services. Following a needs analysis and a review of the study by a university presidential task force, the university decided to provide this service. In 1975 the program began with initial funding provided by the student government association. The preschool program is currently operated by the Child Development Research Center, which works in collaboration with the office of student affairs.

The Center provides educational development services to children, aged 2 through 14 years, of University of North Florida students, faculty, staff and alumni, Florida Junior College students, and the general public. The program provides a complete instructional program for children ages 2-5, and is open five full days a week.

Students enroll their children in the program for a minimum of 12 hours up to a maximum of 40 hours a week; average usage is 20 hours. Students pay $1.25 per hour per child to a maximum of $40 per week. Faculty, staff, and alumni pay $1.50 per hour per child, up to a maximum usage of $52.50 per week for 45 hours.

In 1983-84 the center served 912 children from 737 families. Of this number, 492 families were students.

Currently 90 percent of the program's budget is supported by users' fees, and 10 percent by Capital Improvement Trust Fund dollars. The prevailing rate for child care in the area is $2 per hour, so students realize a considerable saving.

Contact:
Director, Child Development Research Center
University of North Florida
4567 St. Johns Bluff Road
Jacksonville, Florida 32216

Child Care Center

University of the District of Columbia
Washington, D.C.

In 1976 a child-care center was started at the University of the District of Columbia for the children of both faculty and students. The child-care center also serves as a laboratory/practicum situation for students majoring in early childhood education in the College of Education. Therefore, the services can be made available at a much lower cost than the average rate in Washington, D.C.

Approximately 45 adults use the center to obtain care for 100 children, who range from infants through second graders. Faculty members pay $100 per month for each child, and students pay $65 per month for one child and $85 for two children. The average rate for child care in Washington is $40 per week, which makes this service a great financial benefit to students and faculty.

Contact:
College of Education
University of the District of Columbia
4200 Connecticut Avenue NW
Washington, D.C. 20008

Transitional Education Course

Widener University
Chester, Pennsylvania

The Widener Way, a support and resource center for adult learners, offers at no charge a three-credit course called Transitional Education. This course, initiated in 1974, orients adults to the demands of college and teaches study skills, critical reading, outlining, note taking, organizing ideas, expository writing, and use of the library. It is given in day, evening, and Saturday sessions.

Entering adults are encouraged to enroll in Transitional Education as their first course. Thus, their first three credits at Widener are free of charge, and adults acquire skills that will serve them throughout their college years.

Part-time tuition at Widener is $168 per credit hour in the day session and $110 per credit hour in the evening. The average enrollment each semester in Transitional Education is 70 students in day and evening classes. Approximately 85 percent of adults entering Widener University through its Widener Way Program take this course.

Contact:
Director
The Widener Way
Widener University
Chester, Pennsylvania 19013

Scholarships

Scholarships have always been a significant source of financial aid, but almost all are given to full-time students. Part-time students are often informed that they are not eligible for any campus-based scholarships. However, as the proportion of adults and part-time students on campus grows, college administrators are beginning to reallocate existing scholarship funds or develop new ones for them. Some colleges have reallocated funds from federal financial aid programs such as Supplemental Educational Opportunity Grants (SEOG) and college work-study to provide the maximum allowed for part-time students. Others have redistributed their own scholarship funds to include part-time students and have created new funds through such means as voluntary and student contributions. In addition, development efforts to attract adult scholarship money from corporations and foundations are taking place.

This trend among colleges represents a willingness to reorganize priorities to recognize that adult part-time students are full-fledged members of the college community. By making more scholarships available to this group, colleges are encouraging adults to come to college in increasing numbers.

Grants for Volunteer Work: Adult Baccalaureate Life Experience Program

Adelphi University
Garden City, New York

Since 1974 Adelphi University has appropriated $9,000 per year in grants for students in the Adult Baccalaureate Life Experience (ABLE) program who request volunteer assignments in nonprofit community agencies. These grants thereby provide a service to the community as well as financial support for the students who gain experience through volunteer work.

The ABLE program places students in eight nonprofit agencies, including counseling centers, nursing homes, and municipal agencies. Currently, approximately 20 students work for a minimum of 18 to a maximum of 54 hours per semester.

Upon certification by the agency that a student has satisfactorily worked the appropriate number of hours during the semester, the university awards grants from $140 to $420 to the student, depending on the number of hours completed. These grants are made available to any student enrolled, even for a single course, in the ABLE program and are considered apart from financial need. Students may begin volunteer assignments as freshmen and repeat assignments throughout their college years.

Contact:
Director
Adult Baccalaureate Life Experience Program
Adelphi University
Garden City, New York 11530

Special Grant Programs: Adult Baccalaureate Life Experience Program

Adelphi University
Garden City, New York

In an effort to make higher education more accessible to adults, Adelphi University funded a special grant program for students enrolled in its Adult Baccalaureate Life Experience (ABLE) program. The ABLE program has existed since 1974.

Financial need is the eligibility criterion for receiving an ABLE grant. ABLE grants are available only to those enrolled in ABLE courses and may not be used to pay for tuition only. The definition of need is especially formulated to be appropriate and equitable for adults, many of whom are supporting families. It is based on "discretionary income"—that is, income minus expenses such as mortgages and putting children through college. Under these criteria 90 percent of all applicants receive ABLE grants. All applicants must also apply for New York State's Tuition Assistance Plan (TAP) and government Pell Grants. Should they be found eligible for such assistance, the ABLE grant is reduced accordingly.

ABLE grants are currently awarded to approximately 200 full- and part-time students. They add up to $300,000 per year. The grants range up to $81 per credit per semester, which usually covers 45 percent of tuition costs. Students may continue to receive these grants each year as long as they meet the financial need criteria.

Contact:
Director
Adult Baccalaureate Life Experience Program
Adelphi University
Garden City, New York 11530

Tuition Grants for Part-Time Evening Students

Brewton-Parker College
Mount Vernon, Georgia

In 1979 Brewton-Parker College began a special grant program for its growing evening school population, which is composed almost entirely of adults. The grants provide aid to students who are either ineligible

for other kinds of assistance or whose state and federal assistance does not cover their tuition. Up to about two-thirds of tuition can be paid through these grants, which are funded through the college's operating budget.

Brewton-Parker grants are awarded to part-time evening students enrolled in credit courses. Awards are made on a sliding scale based on the number of credits a student is taking. For example, a student taking 5 credit hours would receive a Brewton-Parker grant of $125; a student taking 7 hours would receive $182. A student taking 12 hours would be eligible for a state grant of $241 and would then receive a Brewton-Parker grant of $269.

The saving for students is considerable, as the tuition for students taking less than 10 credit hours is $46 per credit hour. Thus, the student who enrolls for 5 credit hours, for which tuition is $230, would receive $125 from a Brewton-Parker grant and pay only $105 out of his or her own pocket. A student can complete an associate degree on a part-time basis, receiving Brewton-Parker grants for all courses required for a degree.

Further, Brewton-Parker grants are available to students who are taking programs at Brewton-Parker's 11 off-campus sites. Brewton-Parker enrolls about 500 evening students on campus and at its extension centers and about 75 percent of this number receive Brewton-Parker grants. The evening school enrollment has increased by approximately 100 students this year, and this growth is attributed to the availability of the grants.

Contact:
Vice President for Student Affairs
Brewton-Parker College
Mount Vernon, Georgia 30445

Panasonic Company Scholarships

Fairleigh Dickinson University: Rutherford Campus
Rutherford, New Jersey

Several years ago the development office at Fairleigh Dickinson University initiated a major effort to secure corporate funding for scholarships for adult part-time students. Panasonic Company, which did not have a tuition aid plan for its employees, was approached by the university and decided to establish scholarships. Part-time adult students majoring in engineering or business are eligible for the scholarships.

Currently $15,000 per year is made available in awards to approximately eight students. Scholarships cover tuition plus a $100-per-month stipend for books, meals, and transportation.

Scholarship requirements are set by a committee of five, including

academic deans and representatives from the university's development office, financial aid office, and Panasonic Company. Candidates must major in engineering or business, must be taking 6 to 11 credits, must work 35 hours per week, and cannot receive other financial assistance. The application for a scholarship includes: responses to three essay questions, a statement of financial need, and answers to questions on educational and career goals. Students may reapply each year and must maintain a 3.0 grade-point average.

Contact:
Director
Financial Aid Office
Fairleigh Dickinson University
West Passaic and Montross Avenues
Rutherford, New Jersey 07070

Local Community Scholarship Funds

Indiana University at Kokomo
Kokomo, Indiana

By intensifying its efforts to secure more scholarship funding, Indiana University at Kokomo obtained grants from a combination of sources, including the Indiana University system and individual and group contributions. Since 1972, approximately $40,000-$50,000 has been distributed each year from these scholarship funds.

Approximately 300-350 adult students receive assistance from this program annually, about 40 percent of the total amount awarded. Scholarships range from $100 to $800.

Scholarships are made available on the basis of need, although need is assessed with more flexibility than in the case of government funding. Students must be enrolled in a degree program, but can be either full time or part time, and must maintain a grade-point average of at least 2.0. Scholarships are awarded for one year, but students can reapply and are often awarded scholarship funds for all courses leading to their degree. Information on the availability of scholarships is disseminated through newspaper announcements, the financial aid office, and word of mouth.

Contact:
Director, Financial Aid
Indiana University at Kokomo
2300 South Washington
Kokomo, Indiana 46901

Grants Program for Returning Adults

Loyola University
New Orleans, Louisiana

In 1982 Loyola University established a grants program for returning adults. As a recruiting effort to counteract the loss of adult students to lower-tuition institutions, all part-time adult students admitted to the university are eligible for these grants. Recipients need not be matriculated and may enroll in only one course. The sole requirement is that they do not receive federal grant aid.

The university allocates $20,000 per year for part-time, adult students. In the program's first year, $10,000 was dispensed through these grants, and a small increase in enrollment was achieved; in 1983 about twice that amount was awarded. A maximum of 60 credits can be covered by the grants.

Contact:
Director
Financial Aid Office
Loyola University
6363 St. Charles Avenue
New Orleans, Louisiana 70118

Ada Comstock Scholars Program

Smith College
Northampton, Massachusetts

Established in 1975, the Ada Comstock Scholars Program is a bachelor's degree program enabling adult women to attend Smith College part time and with need-based financial aid sufficient to meet all tuition costs.

Comstock Scholars must have been absent from college for at least two years. Admission requirements focus on recent accomplishments, degree of motivation, and reasons for wanting to join the program.

The financial assistance Comstock Scholars receive takes the form of a traditional financial aid package. However, the scholars know that they should not have to interrupt their studies because of financial need, regardless of how long it takes to complete their degrees.

The program's funding comes largely from private sources, such as foundations. Smith College administrators actively and continuously pursue contributions in order to support it.

Contact:
Director
Ada Comstock Scholars Program
Smith College
Northampton, Massachusetts 01063

The Charlotte Newcombe Scholarship Fund for Second-Career Women

Thomas A. Edison State College
Trenton, New Jersey

Foundation grants are a major source of scholarships for adults. The Charlotte Newcombe Foundation Program provides scholarships for women returning to college to pursue a second career. Recipients must be 25 years of age or older, must be beginning a career, and must demonstrate academic promise as well as financial need.

Thomas A. Edison State College received a grant from the Charlotte Newcombe Foundation, enabling the college to award 19 scholarships averaging $400 each. Colleges can reapply to the foundation for a grant renewal annually.

Contact:
Director
Financial Aid Office
Thomas A. Edison State College
101 West State Street
Trenton, New Jersey 08608

Herman L. Donovan Fellowships for Senior Citizens

University of Kentucky
Lexington, Kentucky

The Donovan Fellowships, established by the University of Kentucky in 1964 in honor of President Emeritus Herman L. Donovan, provides free tuition for senior citizens interested in returning to college. The only requirements for a Donovan Fellowship are that the student be 65 years or older and be taking at least one course at the University of Kentucky. The course or courses can be taken for credit, audit, enrichment, retraining for a second career, or a degree. The student need not have established Kentucky residency to be eligible for the tuition aid.

The Donovan Fellowships provide approximately $45,000 each semester for senior citizens.The state of Kentucky also provides administrative support for the program. Last year approximately 250 students received aid from this program.

Contact:
Director
Council on Aging
University of Kentucky
Lexington, Kentucky 40506-0442

Marguerite Simpson Endowment Fund for Senior Citizens

University of Kentucky
Lexington, Kentucky

In 1979 Marguerite Simpson, a participant in the University of Kentucky's Donovan Fellowship Program for Senior Citizens, left a bequest to the university endowing a program to help senior citizens pay for noncredit enrichment courses and other special activities.

To be eligible for support from this endowment, a student must be at least 65 years old and must be taking noncredit courses. Approximately 350 students are assisted by this fund each year. The program is administered by the university's Council on Aging.

Contact:
Director
Council on Aging
University of Kentucky
Lexington, Kentucky 40506-0442

University Community Scholarship

University of Massachusetts at Boston
Boston, Massachusetts

In 1982 the University of Massachusetts at Boston created a scholarship fund for special groups, including adult students, by raising funds through voluntary university staff contributions.

To establish the voluntary staff contributions plan, the dean of enrollment services enlisted the support of the faculty and support staff unions, and gained approval of the vice chancellor, the chancellor, and the board of trustees. Under the plan, these voluntary contributions can be made by paycheck deduction or in one lump sum each year. About 50 percent of the university staff contribute to the fund.

Awards under this program began in the fall of 1984.

Contact:
Office of Enrollment Services
University of Massachusetts at Boston
Harbor Campus
Boston, Massachusetts 02125

Adult Student Scholarship Fund

University of Wisconsin: Milwaukee
Milwaukee, Wisconsin

As an expression of their appreciation for the opportunity to audit courses free of charge, a group of adult students at the University of

Wisconsin: Milwaukee established a small scholarship fund for returning adult students.

These students encouraged the associations of which they were members to divert some of their scholarship contributions from traditional 18-to-21-year-old students to returning adult students. This resulted in contributions from local organizations and clubs. Next the university created a system for allowing faculty and support staff to contribute to the fund through voluntary payroll deductions ranging from $2 to $20 per month. Finally, the United Way of Milwaukee included the University of Milwaukee Adult Student Scholarship Fund as a regular contribution category.

Scholarship recipients must be over 25 years of age and returning to school after an absence of six years. In addition, they must be enrolled in a degree program, have completed 16 credits, have a 2.5 grade-point average, and demonstrate financial need. An average award is $1,000 for full-time students and $500 for part-time students. Nine or ten awards are made each year.

Contact:
Admissions Office
University of Wisconsin: Milwaukee
Post Office Box 749
Milwaukee, Wisconsin 53201

Edith P. Hannum Endowment Fund

Widener University
Chester, Pennsylvania

In 1979 Edith P. Hannum left her entire estate to Widener University with the stipulation that its income be used to help adult women attend the university. Approximately $20,000 is available each year for scholarships and loans for adult learners.

Financial need, seriousness of purpose, academic record and/or potential, creative and scholarly contributions, and educational and professional goals are among the criteria considered when selecting recipients. A scholarship committee administers the program, and a financial aid officer is an ex officio member.

In 1983-84, 33 adult women received Hannum scholarships and loans ranging from $250 to $1,000.

Contact:
The Widener Way
Widener University
Chester, Pennsylvania 19013

Student Employment

Colleges have traditionally provided work opportunities on campus for full-time students, thus often excluding the part-time adult learners.

With the growth of the adult student population, some colleges have now begun to hire more part-time adult students to work on campus. For example, up to 10 percent of federally funded College Work-Study programs can be reserved for part-time students, and this is becoming a more common practice.

Colleges can also provide opportunities to adult students for credit-bearing internships and practicums that are study-related practical experiences supplementing classroom study. Financial benefits result, because fewer conventional courses are required for the degree, and salary can often be earned for these work experiences. Cooperative education programs, in which students alternate periods of traditional classroom study with work experience, on or off campus, are another means of providing financial assistance to adult learners.

Another benefit of this experience is that it provides additional career-related experience. This often enables adults to progress in their careers while still in college, rather than putting them "on hold" until graduation.

Cooperative Education for Evening Students

Cuyahoga Community College
Parma, Ohio

Cooperative education at Cuyahoga Community College began on the metropolitan campus in 1976 with the assistance of a federal grant. As a college-wide program, Cooperative Education is a key component of the counseling and career services activities at each campus. In 1984, 328 students and 104 employers participated in the program.

Through Cuyahoga Community College's Cooperative Education Program, students can earn up to 12 academic credits for working full or part time in jobs related to their major field of study or career interests. The program is well suited for adults who are working and attending college at night. Although a student pays for the 12 cooperative education credits, salary is earned and fewer conventional courses remain to be taken for the degree. In addition, the Cooperative Education Program provides built-in career development which can accelerate progress in one's job.

To be eligible for the program, students who are working full time and attending college part time in the evening must enroll for a minimum of 3 credit hours, in addition to the cooperative education credit. Each student must work a minimum of 120 clock hours to earn each

quarter credit. Students who work part time must register for 6 credit hours, in addition to cooperative education credit.

The program is administered under the college's Career Services Program. During the 1983-84 academic year, 328 students participated in the Cooperative Education Program. The college has found that the program has fostered relationships with businesses in the community, and this has been a benefit to both the college and the adult students.

Contact:
Associate Director
Career Services Center
Cuyahoga Community College
11000 Pleasant Valley Road
Parma, Ohio 44130

Supervised Work Experience Program

La Roche College
Pittsburgh, Pennsylvania

Any junior or senior studying at La Roche College part or full time may register for up to six credits in a practicum, a supervised work experience program. In order to qualify, a student must submit a proposal to his or her department outlining the objectives of the practicum work and demonstrating how it relates to and enhances the student's academic goals.

The personnel director of development in the college's career center identifies suitable work situations, or the student may seek his or her own placement, subject to the director's approval. Students who are already employed may use their work setting for the practicum if appropriate. Work experience and performance are evaluated by a faculty adviser and an on-the-job supervisor. Although practicums are generally unsalaried, they provide career-related work experiences that can help students progress in their jobs. As they can be taken for credit, progress is made toward the degree while this experience is acquired.

Approximately 50 students per semester earn practicum credit out of a total enrollment of 1,600. It is estimated that half of the 50 are adult students.

An internship program is now being developed. It will enable students to earn salaries while working under academic supervision.

Contact:
Coordinator
Career Center Office
La Roche College
9000 Babcock Boulevard
Pittsburgh, Pennsylvania 15237

II

Community-Based Resources

Traditionally colleges have not relied on local private and public organizations to provide tuition aid for their students. However, as the costs of higher education have risen, educational groups have begun to look to their local communities for support. Colleges have found that their communities can be a major resource for financial aid for adults. Unknown to many colleges, local public and private organizations often provide assistance for adults' student aid; those that do not often make new funds available or reallocate existing aid when approached by a college to do so.

The most widely available community-based aid source for adult students is business and industry. Many companies have tuition aid plans for their employees. Procedures and requirements for participating in such a plan vary among companies, especially those concerning eligibility, acceptable courses, reimbursement schedule, and number of courses that can be taken under the company's reimbursement plan. Company-sponsored instruction is also a widespread practice. This can take the form of contract training in which a company contracts with a college to provide instruction for its employees, usually at the workplace. An incentive for companies to assist employees with their education is that the costs the company incurs are deductible from the company's taxes.

The other most common community sources contributing financial aid to adults are government agencies, military, unions, and voluntary associations, which can provide assistance in the form of scholarships and loans or education benefits for their members or employees. Banks and lending institutions are another important source of financial support. These institutions often cooperate with colleges to make loans and other sources of funds available to adults. Sometimes representatives from these institutions visit the campus to provide adult students with information on financing tuition.

Once colleges have identified these community sources of financial

aid, they can establish new links and strengthen existing links with the public and private organizations in their communities. These are key steps in promoting more local sources of support for adult learners. Colleges can also work with these sources to devise programs to meet training needs of specific groups of adults.

The following practices illustrate some alternative modes that colleges have developed with community-based assistance to help their adult learners. These practices are divided into four sections: (1) Banks and Lending Institutions, (2) Business, Industry, and Unions, (3) the Military, and (4) Voluntary, Civic, and Not-for-Profit Agencies.

Banks and Lending Institutions

Government-sponsored loans, Guaranteed Student Loans (GSL), and Parental Loans for Undergraduate Students (PLUS) are available to adult students through banks and lending institutions. These are readily available to any student who is registered at a college for at least a half-time credit program. There is a limit on the amount a student can borrow for a degree. Students apply for these loans by first completing an application provided by the bank or lending institution. Then the student's college certifies that the applicant is matriculated for a half-time program and, in almost all cases, the loan is granted.

However, many adults are nevertheless ineligible for these loans. Either they are taking less than a half-time program, or they reach the limit of what can be borrowed before they complete their degrees. Therefore, colleges and banks are now beginning to work together to broaden adult students' options for borrowing to finance education costs. For example, colleges can negotiate greater loan availability for adult learners. They can convince the bank to broaden its credit requirements, so as not to exclude adults who have limited credit histories. Sometimes colleges can assist the lender in administering the loan, even agreeing to be a cosigner. Bank personnel can be invited to conduct on-campus workshops for adults on how to finance their education or manage their personal assets. All these alternatives provide much needed assistance to adult students.

University Bank Note Plan

Fairleigh Dickinson University
Rutherford, New Jersey

Because part-time adult learners often cannot pay their full tuition bills at the beginning of the semester, Fairleigh Dickinson University initiated a bank note plan to help its adult students who have this problem. The university approached its own bank and successfully negotiated a student loan service. The university writes the bank note for a student loan and gives the note and the loan passbook to the student at registration. The student is then responsible for making payments directly to the bank. In order to qualify for this bank note plan, the student must be employed.

Using this plan, a student pays 25 percent of the bill at registration and the remainder in four payments to the bank during the semester. Overdue loans accumulate interest charges at the current consumer rate—a rate similar to credit card rates. About 3,000 undergraduate and graduate students make use of the plan annually.

Contact:
Director
Financial Aid Office
Fairleigh Dickinson University
West Passaic and Montross Avenues
Rutherford, New Jersey 07070

Bank-Administered Bequests for Loans and Scholarships

University of Missouri: Kansas City
Kansas City, Missouri

In searching for new sources of financial aid for adults, the financial aid department at the University of Missouri: Kansas City identified 12 to 15 local scholarship and loan funds that had been established through the wills of the donors. All the scholarships and loans are administered through bank trustees.

A central resource file on these funds was established by the college's financial aid office. The files include information on the bank administering the funds, any eligibility requirements such as a specific major, repayment schedule, and instructions on how to apply for the scholarship or loan. Adult student are given this information when they seek financial aid advice.

In the past year, about 200 adult students received aid from these sources for a total of nearly $240,000.

Contact:
Director
Student Financial Aid
University of Missouri: Kansas City
5100 Rockhill Road
Kansas City, Missouri 64110

Business, Industry, and Unions

Many employers in the public and private sectors—business, industry, government agencies, voluntary, not-for-profit agencies, and colleges—have some form of tuition aid plans for their employees or members, and sometimes for their families. Although this is a common financial aid resource for adults, it is often underused. A recent study by the National Institute of Work and Learning showed that only 3 to 5 percent of eligible workers use employer-supported financial assistance to pay for their education.

Unions and professional associations provide educational assistance to their members as well. Tuition reimbursement is often available, and unions also sponsor instructional programs in cooperation with colleges and underwrite contract training. Most employer and union education aid takes the form of tuition reimbursement or contract training.

Tuition Reimbursement. Tuition reimbursement plans have been most common in large national corporations and unions, although they are now being offered increasingly by smaller companies.

Under some plans a college offers instruction at the work site, and employees pay tuition and then are reimbursed. Most often, employees attend regular courses on campus and are reimbursed on passing the course. Tuition reimbursement plans vary, both in eligibility requirements for participants and in courses that are accepted for reimbursement. For example, a common requirement is that courses must be "job related."

Contract Training. More contract training is being initiated as post-secondary institutions and local organizations and agencies strengthen their ties. Generally, contract training is designed to meet a specific training need of an organization: an organization can specify its needs to a college, choose the participants, provide the facilities and services, and pay the college a flat fee for a special program. Contract training takes another form when a college offers a program for an organization's members and is paid on a per-student basis.

Colleges interested in developing successful contract training programs make active outreach efforts in the community to identify training and educational needs, and sustain contact with those organizations offering educational benefits to their employees and members. These colleges also provide programs and courses specifically tailored to meet the needs of organizations and offer strong support and academic services for adult students in the program. Most important, colleges should have the capability to respond quickly to a training need, once they become aware of it.

Nursing Career Ladder Program

City University of New York: College of Staten Island
Staten Island, New York

The College of Staten Island offers a Nursing Career Ladder Program in partnership with the New York City Health and Hospital Corporation (HHC) and two unions. The primary objective of the program is to provide paraprofessionals with training to become registered nurses. This is accomplished in two phases.

In phase one, LPNs, nurses' aides, and technicians enroll in a prenursing series of courses (approximately 15 credits) that are offered in hospital-based classrooms after working hours. Students in the prenursing program study part time and can complete the courses in three to four semesters. During this phase, students enrolled in the program receive tuition reimbursement from their unions.

Students who successfully complete phase one matriculate for the on-campus associate's degree nursing program. Students admitted to this program are selected jointly by the college, which assesses their admissions qualifications, and by the HHC, which arranges to release personnel from work. Once accepted in phase two of the program, the students agree in writing that upon completion of the RN program they will work for the Health and Hospital Corporation for a minimum of three years.

Students are released from all job responsibilities so they can attend college and are paid full salary. While the students are enrolled in phase two as full-time students, they are also eligible for other conventional financial aid, such as government grants. Thus, students can earn the A.A.S. degree and prepare to take New York State nursing examinations without any loss of income.

Currently there are approximately 150 students in the prenursing program and 85 full-time students in the associate degree nursing program. Tuition at the College of Staten Island is $47 per credit.

Contact:
Associate Dean of Faculty
City University of New York: College of Staten Island
715 Ocean Terrace
Staten Island, New York 10301

Executive Management Program

Claremont Graduate School
Claremont, California

The Claremont Graduate School offers certificate in management, an M.A. in management, an executive and advanced executive M.B.A.,

and a Ph.D in executive management. The Executive Management Program was introduced in 1971 and is designed especially for midcareer, working managers.

Its curriculum shapes traditional business subjects to meet the needs and perspectives of the middle manager. It uses a broad multidisciplinary approach and flexible modular format. The academic schedule offers evening, weekend, and summer options and includes approximately 60 courses annually. Students have options in choosing the content, time, and pace of their work.

The average age of the student body is 40 years, and most students are employed by private industry. About 70 percent of the students receive tuition reimbursement or partial assistance from their companies or organizations. Some of the students supplement this assistance through student loans or veterans' benefits.

Last year there were 300 students from over 200 organizations enrolled in the program.

Contact:
Associate Director
Executive Management Program
Claremont Graduate School
Claremont, California 91711

Noncredit Programs for Municipal Government Employees

Indiana Central University
Indianapolis, Indiana

Under contracts with city agencies, Indiana Central University provides specially designed courses for municipal employees. The Center for Continuing Education has developed noncredit program courses for such departments as public works, public safety, metropolitan development, health, parks and recreation, and the mayor's cabinet.

The contract training programs vary in scope and focus. Programs may be seminars of two-hour sessions offered once each week, half-day workshops, three-day conferences, or longer. Courses may be given at the agency's location or on the campus. The city prints brochures and informs the employees of future offerings. For example, the mayor and deputy mayors took a six-week seminar in management skills.

In 1982 approximately 300 city employees participated in the courses offered by Indiana Central University through the city agencies. Because of its success in providing these programs, the university now is attempting to extend this service to the nonprofit sector.

Contact:
Director of Center for Continuing Education and Management Division
Indiana Central University
1400 East Hanna Avenue
Indianapolis, Indiana 46227

Banking Certificate Program

Indiana Central University
Indianapolis, Indiana

Indiana Central University and the American Institute of Banking offer a certificate program in banking. Any full-time employee working for a bank is eligible to apply for participation in the program. An employee interested in the program first obtains his bank's approval and then applies to the college's admissions program. A student can complete the certificate program in one to two years.

The program is administered by the university's evening division. Tuition is one-third that of the university's day school. The American Institute of Banking pays the university directly.

In 1983 approximately 500 adult students were enrolled in the American Institute of Banking Certificate Program at Indiana Central University. When a student has completed the certificate program, earned credits can be transferred to the university's associate or bachelor's degree program. The certificate is equivalent to 12 to 21 degree credits.

Contact:
Director of Financial Aid
Indiana Central University
1400 East Hanna Avenue
Indianapolis, Indiana 46227

State Law Enforcement Opportunity Program (SLEOP)

Northern Virginia Community College
Annandale, Virginia

Through the State Law Enforcement Opportunity Program (SLEOP), the state government and local law enforcement agencies cooperate to offer continuing education to law enforcement personnel.

SLEOP was created to promote continuing education and professional development among law enforcement officers in Virginia. SLEOP requires that participants be residents of Virginia, full-time employees

in state or local law enforcement agencies, or enrolled in the police academy. Students who are enrolled in the police academy register for college courses at the academy, and SLEOP pays part of the tuition to Northern Virginia Community College. Law enforcement employees not enrolled in the academy may apply directly to the college. The student obtains employment certification from the local law enforcement unit and submits the application at the time of registration. These students then pay college tuition and are reimbursed either in full or in part by the SLEOP fund. Most SLEOP students attend Northern Virginia Community College on a half-time basis (6 credits), for which tuition is $91 per quarter.

The program is administered by several college offices. The financial aid and business office are responsible for the financial, contractual, and certification functions. The administrative justice division plans and delivers the academic programs and advises students in the program. The coordinator of student aids and benefits is responsible for support services.

Students completing the police science certificate sequence can apply earned credits toward a public safety degree at Northern Virginia Community College or other institutions.

Contact:
Director
Financial Aid and Placement Center
Northern Virginia Community College
8333 Little River Turnpike
Annandale, Virginia 22003

Crisis Intervention Training for Social Service Workers

Rio Salado Community College
Phoenix, Arizona

Rio Salado Community College contracted with the Arizona Department of Economic Security in Phoenix, Arizona, to provide professional development training for approximately 100 paraprofessional counselors and middle managers from the Arizona Department of Economic Security. Topics include coping with stress, agency management, and management information systems.

The program ran two 15-week courses for 2 consecutive semesters. Students attended classes two days a week for eight hours a day. Since Rio Salado Community College has no campus, classes were held at a community center. Furthermore, since Rio Salado Community College has no regular faculty, 15 adjunct faculty, all professional counselors, were selected and trained to teach the courses.

The Arizona Department of Economic Security advertised the pro-

gram, selected the participants, and allowed employees released time to attend the classes. They also paid the college $70 per student per course and a $35 registration fee per student.

Students received academic credits for all courses, applicable toward an associate degree in general studies.

Contact:
Dean
Rio Salado Community College
135 North Second Avenue
Phoenix, Arizona 85003

Bachelor's Degree Program in Construction Sciences

Roger Williams College
Bristol, Rhode Island

In 1981 the Open Division of Roger Williams College designed a bachelor's degree program for the Associated General Contractors (AGC), a national professional organization. It is similar to the college's bachelor's degree program in construction science, but some modifications were made to fit the needs of the AGC.

The college worked with the Rhode Island office of the AGC branch to design a package of ten courses. They include: construction, orientation, studies in construction management, construction supervision, and construction problem solving. Students, who are all regular employees of AGC-affiliated companies, may pursue a bachelor's degree (40 courses or 120 credits), an associate degree (20 courses or 60 credits), a certificate (6 courses or 18 credits), or they may simply take courses without pursuing a degree or certificate.

AGC recruits the students, who then enroll in the college and are billed as regular students. Each student must arrange for his or her tuition reimbursement, either from local AGC Supplemental Training Program funds or directly from the employer.

The AGC education officials serve as an advisory committee to the program and help to design courses and select faculty. A faculty member of the Open Division at Roger Williams works with the AGC education coordinator in managing the program.

Currently about 64 students are enrolled in the construction science program, of whom about 50 percent receive tuition reimbursement from their employers or the union.

Contact:
Coordinator, Open Division
Roger Williams College
Bristol, Rhode Island 02809

Employer Tuition Reimbursement Programs

Union County College
Cranford, New Jersey

Union County College's Division of Continuing Education has traditionally offered noncredit, career-related evening courses for working adults. The college develops new courses and customizes existing courses to meet current and anticipated training needs for adult learners. A variety of programs are offered, some leading to certificates but all serving the adults' career development goals. Courses range from single-day conference workshops to regular, full-semester courses.

Courses are scheduled to fit the students' work schedules and are offered either at the work place or on campus. Among the businesses and industries with which the college works are brokerage firms, service industries, and health-related agencies. In the spring semester of 1983, approximately 1,000 students attended courses and conferences under employer tuition reimbursement plans. The program has been in operation for the past six years, and continued growth is anticipated.

Contact:
Dean of Auxiliary Services
Union County College
Cranford, New Jersey 07016

Education Services Region–Teachers' Union Cooperative Programs

University of Illinois at Chicago
College of Education
Chicago, Illinois

Two continuing education programs for members of the Chicago Teachers' Union were initiated in 1981 by three organizations—the union, the Educational Services Region of Cook County, and the College of Education of the University of Illinois at Chicago. One program is a graduate program leading to a masters' degree in education; the second, a series of professional development courses carrying graduate credit but not leading to a degree. The former is partially funded by the Educational Services Region, while the latter is totally supported by the Education Services Region.

The professional development program consists of a number of courses that vary each term. The curriculum is planned by representatives from the three cooperating groups. The Education Services Region finances part of the students' tuitions for these courses; the students pay the remainder. Tuition varies with each course. For the master's degree program, the Education Services Region pays $100 per quarter

per student to the university. The students pay the remaining tuition of approximately $350 per course.

Both programs are growing and have almost doubled in enrollment since their beginning in 1981. They exemplify a successful joint venture in which both a union and management cooperate to share financial and administrative responsibilities in order to provide education for union members.

Contact:
Assistant Dean for Academic Programs
College of Education
University of Illinois at Chicago
P.O. Box 4348
Chicago, Illinois 60680

External Degree in Business Administration

University of Northern Colorado
Greeley, Colorado

Through its external degree program, the University of Northern Colorado offers a B.S. in business administration for employees of IBM. This program was initiated in 1979 with the help of faculty members who were active in the business community.

All business courses are taught at IBM facilities and are open only to IBM employees. IBM employees who meet the admissions requirements of the university enroll, pay their tuition, and then apply to IBM for reimbursement. Tuition is $75 per quarter credit, or $300 per year course. Each year there are approximately 50 to 75 students in the program.

A modified version of the IBM program is offered at Storage Technology Corporation. Again, the student must apply to, and be admitted by, the university. In this program, the company gives the student vouchers to use for tuition, and the university bills the company directly. This program offers the M.S. in business administration as well as the B.S. degree. Courses at Storage Technology are open to company employees as well as nonemployees.

The Storage Technology program, which has been in operation since 1981, includes 75 to 100 graduate and undergraduate students. Approximately 15 to 20 students receive degrees each year.

Contact:
Supervisor for Student Services for Continuing Education
Office of Continuing Education Services
University of Northern Colorado
Greeley, Colorado 80639

Undergraduate Liberal Arts Degree Program for Company Employees

University of Pennsylvania
Philadelphia, Pennsylvania

Under a contract from the CIGNA Corporation (formerly Insurance Company of North America), the University of Pennsylvania offers an undergraduate, liberal arts degree program for CIGNA employees. In 1981, the first year of the program, 140 employees were admitted to the program. In the fall of 1984 there were 165 active students participating in the program.

Courses included the traditional core of liberal arts courses, such as history, English, sociology, economics, and literature, as well as freshman seminars in drama, fiction, and human values. They are offered during the regular 14-week fall and spring semesters and also during a 12-week summer session. Classes are held once a week immediately at the end of the work day, from 4:30 to 6:30 p.m.

All classes are taught by university faculty, chosen not only for their subject area and expertise, but also for their ability to work with adult learners. The classes are held in CIGNA Corporation facilities.

The university admits students, arranges for on-site registration, provides academic counseling, and issues university identification cards so that students can use all university facilities.

Students receive university academic credit for completed courses and can earn a bachelor's degree in six years by completing two courses each semester and summer session.

CIGNA Corporation provides classroom facilities, office space for program administration, and tutoring for students and promotes the program among its employees. The company pays the university $370 per student for each 3-credit course, plus fees for tutoring and faculty travel.

Contact:
Pennsylvania/CIGNA Coordinator
College of General Sciences
University of Pennsylvania
210 Logan Hall
Philadelphia, Pennsylvania 19104

Military

The military not only is a major education provider, but, like other employers, offers tuition assistance plans and engages in contract training programs. Financial assistance for military personnel and their families as well as civilian employees is available from the Department of Defense and the various military branches. Personnel on active duty are generally reimbursed for 90 percent of tuition costs, depending on rank and length of service. Education assistance is considered a major benefit of joining the armed services.

Military educational needs are diverse, and colleges can provide programs and courses that meet these needs. Colleges have established relationships with the military by notifying the local base education officer of their interest in offering suitable programs. In some cases, a base education services officer contacts a college and requests a specific program or course.

Instructional programs that have been developed through cooperative efforts of colleges and the military include specialized professional training in allied health, management training, and a full undergraduate degree, all completely paid for by the military.

Allied Health Programs for Military Personnel

Creighton University
Omaha, Nebraska

Under a contract with the United States Army Academy of Health Sciences, Creighton University offered five health programs to train dental laboratory specialists, dental hygienists, pharmacy specialists, physicians' assistants, and X-ray specialists. Over 1,000 military personnel, whose educational backgrounds ranged from high school diplomas to baccalaureate and master's degrees, participated in the programs. Students were eligible to earn credits toward an associate or baccalaureate degree depending on the program.

The length of programs varied from three months to two years. Classes met between 7:30 a.m. and 4:30 p.m., five days a week, and were offered at the United States Army Academy of Health Sciences. In addition, many of the programs involved clinical rotations at medical centers on army bases around the country.

Creighton University registered the students, appointed adjunct faculty (most of whom were army personnel), awarded college credits, and evaluated prior learning. The United States Army Academy of Health Sciences selected the participants; scheduled courses; and provided books, instructional materials, a learning resource center, and an audio laboratory.

Contact:
Director
Allied Health Services Division
Creighton University
Omaha, Nebraska 68178

Supervisory Management Training for the Department of the Army Civilian Managers

State University of New York at Albany
Albany, New York

The State University of New York at Albany has a three-year contract with the United States Department of the Army, Watervliet Arsenal, to provide supervisory and management training for approximately 75 civilian supervisors, foremen, and subunit chiefs.

The program consists of ten courses in business and management offered at the Arsenal immediately at the end of the work day (4:30-6:30 p.m.). Students can take two courses per five- to seven-week term, up to a total of nine courses over the year. Courses are taught by university faculty, or in a few cases, adjunct faculty. Those students completing the full program receive a certificate, and continuing education unit records are maintained by the university.

In addition to the instruction, SUNY at Albany provides administrative services and academic counseling. The Department of the Army pays $2,500 per course, with nine courses taught per year for the three years of the contract.

All students in the program are high school graduates, and a few have done some college work. Students are selected for the program by the Watervliet Arsenal.

Contact:
Director of Community Education
Division of Continuing Studies
State University of New York at Albany
Husted 208
35 Western Avenue
Albany, New York 12222

Undergraduate Courses for Naval Employees

Temple University
Philadelphia, Pennsylvania

In 1982 Temple University began actively to recruit new groups of adults. One result was a new program offering undergraduate courses leading to degrees to the personnel at the Philadelphia naval base.

Following discussions between the university's office of extension services and the base education officer, the officer conducted a survey of educational interests of the base personnel so that the university could propose appropriate courses. Four different parties were involved: the base education office, the Temple University office of extension services, the division of continuing education of the College of Arts and Sciences, and the College of Engineering Technology. They designed a program that includes liberal arts and engineering courses. The office of extension services maintains continuous contact with the base education office, and the base education officer serves as liaison with the two colleges at Temple that are currently offering courses.

The university credits the success of this program to the cooperation of the many units and individuals involved: the instructors, who are gifted in teaching adult students; the accessibility of university support staff and services on the base for counseling and advising; a constant flow of resources and information between the university and the base; and the provision of adequate and well-directed publicity on the base.

There are currently 100 members of the military, veterans, and civilian employees participating in the program. The Navy Tuition Assistance Program provides tuition reimbursement for active members, and the Department of Defense assists civilians.

Contact:
Office of Extension Services
Temple University
Philadelphia, Pennsylvania 19122

Engineering Degree for Air Force Recruits

University of Dayton
Dayton, Ohio

Under a contract from the United States Air Force, the University of Dayton designed a one-year program to provide Air Force recruits with training leading to a bachelor's degree in electrical engineering.

The program, given over a 12-month period in 15-week trimesters, offered instruction in circuit analysis, field theory, mechanics theory, microprocessors, thermodynamics, communications theory, and other electrical engineering courses. The courses were held on the University of Dayton campus and were taught by university faculty from the School of Engineering and a number of adjunct professors from other departments and the community. Students who participated in the program all had undergraduate degrees, and in some cases graduate degrees in mathematics and science.

The University of Dayton advertised the program, recruited the

students, and provided extensive guidance and counseling. The Air Force paid tuition and some living expenses, additional counseling where necessary, and a guarantee of appointment in the U.S. Air Force or civilian employment in one of the five bases in the Air Force logistics command.

The contract covered three 12-month programs. Approximately 25 students participated in the program each year.

Contact:
Assistant Dean for Special Programming
School of Education
Division of Continuing Education
University of Dayton
300 College Park
Dayton, Ohio 45469

Digital Circuitry Program for Technicians

University of New Hampshire
Durham, New Hampshire

Each year since 1976, under a contract from the United States Naval Shipyard in Portsmouth, the University of New Hampshire offers a two-week training program for entry-level electronic apprentices working at the shipyard. All students are high school graduates, and about half have additional training in electronics while serving in the military. A variety of technical subjects are offered relating to digital circuitry and data processing electronics. All courses are held at the University of New Hampshire in Durham and are taught by full-time faculty members from the department of electrical computer engineering. The course lasts for 80 hours and is offered during semester breaks when laboratory space is available.

The United States Naval Shipyard advertises the program, selects the participants and provides released time. In addition, the Navy pays tuition of approximately $10,000 for the 25 participants in the program. They are awarded continuing education units (CEU) on completion of courses.

Contact:
Assistant Director for Continuing Education
University of New Hampshire
Durham, New Hampshire 03824

On-Site External Degree Programs

University of Northern Colorado
Greeley, Colorado

Under a memo of understanding between the University of Northern Colorado and Lowry Air Force Base, the university offers on-site courses for four degree programs: a B.S. and an M.S. in business administration, an M.A. in psychology, and an M.A. in communications. The programs are open to active duty military personnel, families, veterans, and civilian employees of the military.

Students must apply to and be admitted by the university. The students pay tuition and then apply for reimbursement. Approximately 200 students are enrolled in the four on-site degree programs at Lowry Air Force Base.

Contact:
Supervisor for Student Services for Continuing Education
Office of Continuing Education Services
University of Northern Colorado
Greeley, Colorado 80639

Voluntary, Civic, and Not-for-Profit Agencies

For many years, civic and not-for-profit agencies have been a source of scholarship support for college students. Although most scholarships from such organizations have been directed toward the traditional college-age student, colleges are now making new efforts to encourage these agencies to provide scholarship assistance for adult students.

Some voluntary or professional groups, such as the American Association of University Women, have long provided financial assistance programs for adult learners. Identifying such programs, and providing information on the programs to the adult student population, is a necessary first step in utilizing this source of financial aid.

In addition to providing scholarships or grants, many voluntary, civic, or not-for-profit agencies also support training and development for their own employees or members, and contract with colleges and universities to provide educational services tailored to the organizations' specific needs.

Scholarships and Grants from the AAUW Educational Foundation

American Association of University Women
AAUW Educational Foundation
Washington, D.C.

The American Association of University Women (AAUW) is a national organization of 200,000 members dedicated to the advancement of women through education, professional development, and community service. The AAUW Educational Foundation, established in 1958, provides grants and scholarships for women involved in research, study, or projects through the following variety of programs.

American Fellowships. These are postdoctoral dissertation and selected professions fellowships for women who are citizens of the United States or hold permanent resident status.

Research and Projects Grants. These are for women who are members of AAUW. Grants are awarded to assist in self-improvement and community service projects.

International Fellowships. These are for non-American women for advanced study and training in the United States. Most fellowship recipients are expected to return to their own countries on completion of their studies.

The Foundation receives most of its support from AAUW members, with additional support coming from corporations and founda-

tions interested in assisting women to advance in their education and careers.

Contact:
American Association of University Women
Education Foundation Programs
2401 Virginia Avenue SW
Washington, D.C. 20037

Associate of Arts Degree Program for the Salvation Army

Azusa Pacific University
Azusa, California

In collaboration with the Salvation Army, Azusa Pacific University offered an associate degree program to 64 students who were in training to become Salvation Army officers. The students, all of whom had completed high school, registered for 3 to 12 units per semester at Azusa Pacific University. This program was conducted from 1976 to 1984.

Nine videotaped courses constituted the general studies component of an associate of arts degree. A Salvation Army instructor, approved by the academic dean of the university, conducted each of the courses, answered questions, and administered examinations. The classes were scheduled by the Salvation Army so as to avoid conflict with Salvation Army duties of the trainees.

The university provided tests and study guides, as well as registration and financial aid services for participants. The Salvation Army paid the tuition of $180 per course. The total contract was for 64 students, totaling approximately $48,000 for one year.

Those students who completed the program received 27 units of credit from Azusa Pacific University and 33 units from the Salvation Army School of Officers Training and were awarded an associate of arts degree in general education by Azusa Pacific University.

Contact:
Director
University College
Azusa Pacific University
Citrus and Alosta Avenues
Azusa, California 91702

Scholarships for Career Advancement

Business and Professional Women's Foundation
Washington, D.C.

The Business and Professional Women's (BPW) Foundation, founded in 1956, is concerned with the improvement of the economic status of working women through their integration into all occupations and levels of the work force. Under its Educational Assistance Program, the BPW Foundation provides scholarships and loans for mature working women enrolled in educational programs for advancement in their current careers, as well as for women pursuing studies leading to work in nontraditional occupations.

One such program, the Career Advancement Scholarship Program, provides financial assistance to mature women seeking career advancement. Scholarships are awarded for full-time or part-time programs of study and may cover academic, vocational, or paraprofessional courses. A woman must be 25 years of age or older, be a United States citizen, demonstrate need for financial assistance for study to advance her career, be officially accepted into an accredited program of study, and be within 24 months of completing the program of study. Clairol Loving Care scholarships are awarded as part of the Career Advancement Scholarship Program.

In 1982-83 the Career Advancement Scholarship Program awarded $170,000 (including $50,000 from the Clairol program) to 237 women, selected from an applicant pool of 7,000. Scholarships range from $200 to $1,000 with an average award of $750.

Contact:
Assistant to the Executive Director
Business and Professional Women's Foundation
CAS Program
2012 Massachusetts Avenue NW
Washington, D.C. 20036

Executive Development Institute of the American Red Cross

Northwestern University
J. L. Kellogg Graduate School of Management
Evanston, Illinois

In 1981 the American Red Cross initiated an annual Executive Development Institute by contracting with the J. L. Kellogg Graduate School of Management at Northwestern University. The objectives of the institute are to increase and improve the management skills of the executive staff, with a strong emphasis both on organizational planning and

on the relationship among strategic planning, marketing planning, human resources, financial planning, and information systems. The institute is held on the Northwestern University campus for two weeks each year, and is taught by faculty of the Northwestern University J. L. Kellogg Graduate School of Management.

Costs for the program are shared by the American Red Cross national organization and the local centers. After the first two years of the Institute, the American Red Cross revised the format for its executive management training, resulting in the addition of shorter workshops. In 1983, two-and-a-half day follow-up seminars for past participants of the two-week institute were also conducted by the university.

Contact:
Dean
J. L. Kellogg Graduate School of Management
Northwestern University
633 Clark Street
Evanston, Illinois 60201

Religious Education for College Students and Church Leaders

St. Mary's University of San Antonio
San Antonio, Texas

St. Mary's University offered a variety of religious education courses and seminars, including Bible reading and Old Testament doctrine, for approximately 700 members of the Catholic Diocese of Corpus Cristi. The courses were taught by alumni with graduate degrees in theology, as well as by theologians on the graduate faculty of the university. Courses were usually scheduled one evening per week for five consecutive weeks; seminars lasted for one-half day. All courses and seminars were held in parish church halls or in Catholic schools centrally located within the diocese. The participants in the program fell into two groups: college students seeking undergraduate theology credit and adults serving in leadership roles in the church, that is, parochial school teachers, lectors, eucharistic ministers, and so on.

The university promoted the program within the diocese, provided on-site registration for students, kept student records, printed instructional materials, and provided travel reimbursement for course and seminar administrators and faculty members.

The diocese provided facilities for all courses and seminars, printed promotional materials, provided parish coordinators for courses and seminars, and provided some lodging and per diem expenses for the university staff and faculty members. The diocese guaranteed the payment of all expenses to the university: $10 per student for a workshop;

$15 per student for a continuing education unit course; and $90 per credit-hour for students taking a course for academic credit.

Contact:
Director of Continuing Education
St. Mary's University of San Antonio
One Camino Santa Maria
San Antonio, Texas 78284

Scholarships from Local Voluntary Organizations

Syracuse University
University College
Syracuse, New York

In an effort to obtain scholarship funds for adult students, the financial aid office at Syracuse's University College successfully solicited support from a number of voluntary organizations in the community. The scholarships are earmarked for adults who are re-entering college, studying part time, or already enrolled but needing extra assistance to complete their degrees.

Representatives from the voluntary organizations and the University College financial aid director formed a committee to administer all scholarships. The financial aid director is responsible for initiating the screening and referral of students, and the voluntary organization representatives make the awards. The average scholarship awarded to students is between $100 and $500 for an academic year. Ten students received scholarships under this program during the past year.

Contact:
Director of Financial Aid
University College
Syracuse University
Syracuse, New York 13210